

# 10

## Ten Reasons Why a Fixed Annuity<sup>1</sup> Might be Right for You

### What is a fixed annuity?

A fixed annuity is an insurance product intended to provide for retirement and other long-term financial needs. A fixed annuity can be an ideal financial product for people who have sufficient liquid assets to cover living expenses and unexpected emergencies, such as medical bills.

#### 1. Predictability

Principal is 100% guaranteed if held to the end of the withdrawal charge period, assuming no withdrawals.

#### 2. Liquidity

Typically offers flexibility to access up to 10% of the contract value per year without incurring a withdrawal charge.

#### 3. Tax deferral

Postpone paying taxes on the interest accrued during the life of the contract, allowing more money to compound over time.

#### 4. Power of compounding

Earn interest on your principal and interest on your interest.

#### 5. Guaranteed growth

Competitive fixed rates and guaranteed rate periods mean you experience growth on your contract value.

#### 6. Death benefit

In most cases, contract value passes to the stated beneficiary without the delay of probate.

#### 7. Income

Ability to convert the surrender value into a stream of dependable income for retirement through annuitization.

#### 8. Emergency access

Full liquidity without withdrawal charges is typically available in the event of a terminal illness diagnosis or nursing home confinement.

#### 9. Simplicity

Easy-to-understand product with few moving parts, making a fixed annuity an easier way to secure your money.

#### 10. No monthly or annual fees<sup>2</sup>

No monthly or annual fees means that 100% of your principal is credited to your contract value, and your money goes to work for you right away.

<sup>1</sup> This applies to non-indexed fixed annuities that do not have a Market Value Adjustment.

<sup>2</sup> Withdrawal charges and taxes may apply to any amounts withdrawn from your contract.

[globalatlantic.com](http://globalatlantic.com)

This material is intended to provide educational information regarding the features and mechanics of the product and is intended for use with the general public. It should not be considered, and does not constitute, personalized investment advice. The issuing insurance company is not an investment adviser nor registered as such with the SEC or any state securities regulatory authority. It's not acting in any fiduciary capacity with respect to any contract and/or investment.

**Guarantees are based on the claims-paying ability of Forethought Life Insurance Company.**

SecureFore fixed annuities are issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01 and ICC17-FA1101SPDA-01 and rider forms FA4012-02, ICC17-FA4012-02, FA4121-01, ICC20-FA4121-01, FA4051-01, ICC17-FA4051-01, FA4052-01, ICC17-FA4054-01, ICC20-FANC-01, FANHW-01, FATIW-01, and ICC20-FATI-01.

Global Atlantic Financial Group (Global Atlantic) is the marketing name for The Global Atlantic Financial Group LLC and its subsidiaries, including Accordia Life and Annuity Company, Commonwealth Annuity and Life Insurance Company, Forethought Life Insurance Company and Global Atlantic Re Limited. Each subsidiary is responsible for its own financial and contractual obligations. These subsidiaries are not authorized to do business in New York.

Not a bank deposit	Not FDIC/NCUA insured	Not insured by any federal government agency	No bank guarantee	May lose value	Not a condition of any banking activity
--------------------	-----------------------	--	-------------------	----------------	---